

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Bryan Glass  
 Judith Glass  
 Debtors

Case No. 18-15006-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb	+Bryan Glass, Judith Glass, 3825 James Street, Drexel Hill, PA 19026-2716
14173301	Bank Of America, Po Box 942019, Simi Valley, CA 93094 2019
14173302	+Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
14173304	+Citibank Mastercard, 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213-3410
14173307	+Police & Fire Federal Credit Union Personal L, 901 Arch Street, Philadelphia, PA 19107-2495
14173308	+Police & Fire Federal Credit Union Visa, 901 Arch Street, Philadelphia, PA 19107-2495
14173309	+Police And Fire Fcu, 3333 Street Rd, Bensalem, PA 19020-2051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Nov 10 2018 02:32:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:31 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:13 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14173298	EDI: AMEREXPR.COM Nov 10 2018 07:23:00 American Express Blue Cash, P.O. Box 650448, Dallas, TX 75265 0448
14173299	EDI: AMEREXPR.COM Nov 10 2018 07:23:00 American Express Green Card, P.O. Box 650448, Dallas, TX 75265 0448
14173300	+EDI: AMEREXPR.COM Nov 10 2018 07:23:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14173303	+EDI: CITICORP.COM Nov 10 2018 07:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14173305	EDI: WFNNB.COM Nov 10 2018 07:23:00 Comenity Capital Bank (Bj's Mastercard), P.O. Box 183043, Bankruptcy Department, Columbus, OH 43218 3043
14173306	+EDI: WFNNB.COM Nov 10 2018 07:23:00 Comenitycb/Bjsclub, Po Box 182120, Columbus, OH 43218-2120
14173712	+EDI: PRA.COM Nov 10 2018 07:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14173310	EDI: RMSC.COM Nov 10 2018 07:23:00 Synccb/Care, C/O P.O. Box 965036, Orlando, FL 32896-5036
14173311	+EDI: RMSC.COM Nov 10 2018 07:23:00 Synccb/Gap, 4125 Windward Plaza, Alpharetta, GA 30005-8738
14173312	EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank (Care Credit Visa), P.O. Box 965030, Orlando, FL 32896 5030
14173313	EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank (Gap Visa), P.O. Box 965030, Orlando, FL 32896 5030

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

ANDREW M. CARROLL	on behalf of Debtor Bryan Glass	AndrewCarrollEsq@gmail.com
ANDREW M. CARROLL	on behalf of Joint Debtor Judith Glass	AndrewCarrollEsq@gmail.com
GARY F. SEITZ	gseitz@gsbblaw.com, gfs@trustesolutions.net	
KEVIN G. MCDONALD	on behalf of Creditor BANK OF AMERICA, N.A.	bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u><b>Bryan Glass</b></u>	Social Security number or ITIN	<b>xxx-xx-8939</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u><b>Judith Glass</b></u>	Social Security number or ITIN	<b>xxx-xx-3219</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-15006-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bryan Glass

Judith Glass

11/8/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**